

**Claim Amendments:**

The following listing of claims will replace all prior versions, and listings, of claims in the application. Added matter is underlined and deleted matter is shown using ~~striketrough~~ except if not easily perceived in which case brackets “[ ]” are used for deleted matter:

**Listing of Claims:**

1. (Currently Amended) A method of enabling transactions with cash cards via a charge settlement network, comprising:

receiving a plurality of valid charge numbers from ~~an issuing~~ a sponsoring bank;  
configuring an issuing system to interface an electronic communications network ~~and~~ the charge settlement network and to operate as processor of the plurality of valid charge numbers, the plurality of valid charge numbers including a plurality of card numbers;

providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number; ~~and~~

configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor;

receiving a card number from the charge settlement network;  
activating the received card number if it is one of the plurality of card numbers;  
providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards;

receiving one of the plurality of serial numbers via the electronic communications network that corresponds to the activated card number;

establishing a new prepaid account; and

associating the activated card number with the new prepaid account.

2. (Original) The method of claim 1, wherein the providing comprises encoding each of the plurality of card numbers onto a corresponding one of a plurality of cash cards.

3. (Canceled)
4. (Currently Amended) The method of claim 3 1, further comprising:  
storing the activated card number along with an associated cash amount.
5. (Original) The method of claim 4, further comprising:  
receiving the card number and the associated cash amount from the charge settlement network during a point of sale (POS) transaction of a corresponding cash card.
6. (Canceled)
7. (Canceled)
8. (Currently Amended) The method of claim 3 1, further comprising:  
receiving and activating a plurality of card numbers; and  
associating each activated card number with a corresponding one of a plurality of ~~eash~~ prepaid accounts, each ~~eash~~ prepaid account having a cash balance.
9. (Currently Amended) The method of claim 8, further comprising:  
receiving a card number and a transaction amount from the charge settlement network corresponding to a transaction;  
verifying the card number as an activated card number from an identified one of the plurality of ~~eash~~ prepaid accounts; and  
authorizing the transaction if a corresponding cash balance of a corresponding ~~eash~~ prepaid account is sufficient for the transaction amount.
10. (Original) The method of claim 9, further comprising:  
clearing, by a merchant, a purchase transaction via the charge settlement network.
11. (Original) The method of claim 10, further comprising:  
settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.
12. (Original) The method of claim 11, further comprising:  
deducting, by the merchant processor, a merchant discount for the merchant.

13. (Original) The method of claim 10, further comprising:  
the configuring the charge settlement network comprising providing a switch network of the charge settlement network with the plurality of card numbers; and  
routing, by the switch network, the card number from the merchant to the issuing system.

14. (Original) The method of claim 9, further comprising:  
initiating, by an automated teller machine (ATM), the transaction as a cash transaction via the charge settlement network.

15. (Currently Amended) The method of claim 9, further comprising:  
associating a personal identification number (PIN) with each activated card number of each ~~eash~~ prepaid account;  
the receiving further comprising receiving a PIN along with the received card number from the charge settlement network corresponding to the transaction; and  
authorizing the transaction only if the received PIN is the same as the PIN of the corresponding ~~eash~~ prepaid account.

16. (Currently Amended) The method of claim 8, further comprising:  
providing access by a user to a first ~~eash~~ prepaid account; and  
enabling transfer of funds from the first ~~eash~~ prepaid account to a second ~~eash~~ prepaid account based on receiving an account identifier of the second ~~eash~~ prepaid account.

17. (Currently Amended) The method of claim 16, further comprising:  
the providing access comprising providing access by a user to the first ~~eash~~ prepaid account via a computer communications network.

18. (Currently Amended) The method of claim 16, further comprising:  
the providing access comprising providing access by a user to the first ~~eash~~ prepaid account via a telephonic network.

19. (Currently Amended) The method of claim 16, further comprising:  
associating a telephonic identifier with the second prepaid account; and  
the receiving an account identifier comprising receiving the telephonic identifier associated with the second prepaid account.

20. (Currently Amended) A method of enabling transactions via a charge settlement network and an electronic communications network, comprising:

receiving a plurality of valid charge numbers from ~~an issuing~~ a sponsoring bank;

separating the plurality of valid charge numbers into a plurality of card numbers and a plurality of purchase numbers;

configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers;

providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number;

configuring the charge settlement network to route any of the plurality of valid charge numbers to the issuing system as certified processor;

configuring the issuing system to interface the electronic communications network to conduct purchase transactions; and

establishing, by the issuing system, at least one ~~eash~~ prepaid account for a user; and

associating each prepaid account with at least one of the plurality of valid charge numbers.

~~receiving a request from the user for a valid charge number; and~~

~~providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request.~~

21. (Currently amended) The method of claim 20, wherein the establishing at least one ~~eash~~ prepaid account comprises:

providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards;

receiving a card number via the charge settlement network and conducting a point of sale (POS) transaction to activate the card number;

receiving one of the plurality of serial numbers, via the electronic communications network, that corresponds to the activated card number; and

storing a corresponding cash balance in a ~~eash~~ prepaid account.

22. (Currently Amended) The method of claim 21, further comprising:

receiving a cash amount during the POS transaction; and

storing the cash amount as the cash balance in the ~~cash~~ prepaid account.

23. (Currently Amended) The method of claim 21, further comprising:  
receiving identification information via the electronic communications network;

and

enabling access to the ~~cash~~ prepaid account via the electronic communications network by a user that provides the identification information.

24. (Currently Amended) The method of claim 20, further comprising:  
~~the receiving a request from the user for a valid charge number comprising~~  
detecting an online purchase transaction between the user and an online merchant; and  
providing a selected one of the plurality of purchase numbers via the electronic communications network to consummate a purchase transaction.

25. (Canceled)

26. (Canceled)

27. (Currently Amended) The method of claim 20, further comprising:  
receiving a request from the user for a valid charge number;  
providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request;

receiving the selected purchase number via the charge settlement network to clear a purchase transaction; and

expiring the selected purchase number after authorizing the purchase transaction.

28. (Original) The method of claim ~~20~~ 27, further comprising:  
clearing, by the merchant, the purchase transaction through the charge settlement network.

29. (Original) The method of claim 28, further comprising:  
settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

30. (Original) The method of claim 29, further comprising:  
deducting, by the merchant processor, a merchant discount for the merchant.

31. (Original) The method of claim 28, further comprising:  
routing, by a switch network of the charge settlement network, the selected purchase number to the issuing system for processing.

32. (Original) The method of claim 28, further comprising:  
authorizing and settling, by the issuing system, the purchase transaction.

33. (Currently Amended) The method of claim 32, further comprising:  
sending, by the issuing system, the purchase transaction to ~~an issuing~~ a sponsoring  
bank via an automated clearing house (ACH) batch transfer; and  
settling, by the ~~issuing~~ sponsoring bank, the purchase transaction.

34. (Original) The method of claim 20, further comprising:  
generating a valid expiration date to corresponding with the selected purchase number; and  
providing the corresponding valid expiration date along with the selected purchase number via the electronic communications network.

35. (Original) The method of claim 34, further comprising:  
receiving a charge number and expiration date via the charge settlement network to clear a purchase transaction; and  
authorizing the purchase transaction if the received charge number is the selected purchase number and if the received expiration date is the same as the corresponding expiration date.

36. (Currently Amended) The method of claim 34, further comprising:  
receiving a charge number, an expiration date and a transaction amount via the charge settlement network to clear a purchase transaction; and  
authorizing the purchase transaction if the received charge number is the selected purchase number, if the received expiration date is the same as the corresponding expiration date and if a cash balance of the at least one ~~cash~~ prepaid account is sufficient for the transaction amount.

37. (Previously and Currently Amended) A transaction system that enables cash card transactions via a charge settlement network, comprising:  
an issuing system, comprising:  
a storage device that stores a plurality of valid charge numbers received

from ~~an issuing~~ a sponsoring bank and an account database that stores a plurality of ~~each~~ prepaid accounts, the plurality of valid charge numbers including a plurality of card numbers;

each ~~each~~ prepaid account associated with a corresponding one of the plurality of valid charge numbers; and

a processor program, for interfacing the charge settlement network, that enables the issuing system to operate as certified processor for transactions including purchase transactions using any of the plurality of valid charge numbers; and

a plurality of cash cards, each cash card incorporating a corresponding one of the plurality of card numbers.

38. (Original) The transaction system of claim 37, wherein each of the plurality of cash cards includes a magnetic strip encoded with a corresponding card number.

39. (Previously amended) The transaction system of claim 38, wherein each of the plurality of cash cards is configured to interface a charge settlement network card reader that retrieves and forwards a corresponding card number via the charge settlement network.

40. (Original) The transaction system of claim 37, further comprising:  
a switch network, for coupling in the charge settlement network, that forwards any of the plurality of card numbers traversing the charge settlement network to the issuing system as processor.

41. (Currently Amended) The transaction system of claim 37, further comprising:

the plurality of valid charge numbers issued by ~~an issuing~~ a sponsoring bank to an entity; and

the issuing system employing the authorized charge numbers on behalf of the entity.

42. (Original) The transaction system of claim 37, wherein the charge settlement network forwards any of the plurality of card numbers to the issuing system, further comprising:

each of the plurality of cash cards being configured to interface a card reader that retrieves and forwards a corresponding card number via the charge settlement network.

43. (Original) The transaction system of claim 42, further comprising:

the processor program conducting a validation transaction by comparing a card number received via the charge settlement network with the plurality of card numbers; and

a transaction and account system, interfacing the processor program, that activates a card number validated by the processor program.

44. (Original) The transaction system of claim 43, wherein the issuing system further comprises:

an electronic communications network interface, coupled to the transaction and account system, that enables communications via an electronic communications network.

45. (Currently Amended) The transaction system of claim 44, further comprising:

each of the plurality of cash cards including a corresponding unique serial number;

the transaction and account system associating a serial number received via the electronic communications network interface with a corresponding one of the plurality of eash prepaid accounts; and

the transaction and account system associating an activated card number with the corresponding one of the plurality of eash prepaid accounts.

46. (Currently Amended) The transaction system of claim 45, further comprising:

the transaction and account system creating a new eash prepaid account in the account database in response to the received serial number; and

the transaction and account system associating the activated card number with the new eash prepaid account.

47. (Currently Amended) The transaction system of claim 42, further comprising:

the processor program receiving a card number via the charge settlement network; and



a transaction and account system, interfacing the processor program, that accesses a corresponding ~~cash~~ prepaid account and determines authorization of a corresponding transaction.

48. (Original) The transaction system of claim 47, further comprising:  
the transaction and account system associating a personal identification number (PIN) with an activated card number and authorizing transactions only in conjunction with the associated PIN.

49. (Currently Amended) The transaction system of claim 37, wherein the transaction and account system authorizes a purchase transaction with a merchant by verifying a card number received from the merchant with an activated card number from a ~~cash~~ prepaid account and compares a purchase amount with a balance of the ~~cash~~ prepaid account.

50. (Currently Amended) The transaction system of claim 47, wherein the transaction and account system authorizes a cash transaction by verifying a received card number with an activated card number from a ~~cash~~ prepaid account and compares a cash amount with a balance of the ~~cash~~ prepaid account.

51. (Original) The transaction system of claim 50, wherein the cash transaction is initiated by a card number received via the charge settlement network from an automated teller machine.

52. (Original) The transaction system of claim 37, further comprising:  
a telephonic communication system, configured for coupling to a telephonic network, that enables access to the account database via the telephonic network.

53. (Currently Amended) The transaction system of claim 37, the issuing system further comprising:

the plurality of valid charge numbers further including a plurality of purchase numbers;

at least one prepaid ~~cash~~ account associated with identification information of a user;

a communication system that detects a request by the user via an electronic communications network for a valid charge number; and

a transaction and account system, coupled to the network communication system, that provides a selected purchase number via the electronic communications network in response to the request.

54. (Original) The transaction system of claim 53, wherein the communication system further comprises:

a computer communications system that enables communication with a computer communications network; and

a telephonic communications system that enables communication with a telephonic network.

55 - 62. (Canceled)